

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)
STEPHEN W. MCGANN,) CASE NO.: 20-13814-MDC
Debtor) CHAPTER 13
)

STIPULATION

COME NOW, this day of , 2020, Debtor, Stephen W. McGann, by and through his attorney, Brad J. Sadek, Esquire, and Capital One Auto Finance, a division of Capital One, N.A., ("COAF") by and through its attorney, Mester & Schwartz, P.C., hereby stipulate the following terms of settlement of the Objection to Confirmation of Chapter 13 Plan:

WHEREAS the Debtor owns a 2017 HYUNDAI Sonata Sedan 4D SE I4, V.I.N. 5NPE24AF5HH508697 ("vehicle"); and

WHEREAS COAF has a lien on the vehicle; and

WHEREAS the Debtor has filed a Chapter 13 plan providing for payment of the vehicle through the plan; and

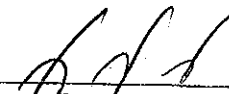
WHEREAS COAF has filed an Objection to Confirmation; and

WHEREAS the Debtor and COAF seek to resolve the Objection to Confirmation; it is hereby stipulated and agreed that:

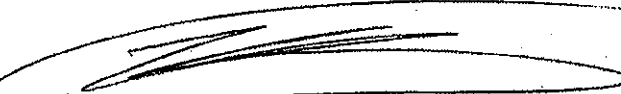
1. The value of the vehicle to be paid through the Plan is \$13,800.00.
2. The value of the vehicle shall be paid through the Plan at 4.25% interest for sixty (60) months. The payments will total \$15,342.47 and COAF shall have a total secured claim in that amount.
3. The balance of any claim shall be a general unsecured claim.
4. This agreement is only binding upon the parties in this instant Chapter 13 case. If

not paid in full within this instant Chapter 13 due to dismissal or conversion, this agreement is not binding upon the parties.

5. A faxed signature shall be treated as an original signature for purposes of this Stipulation.



Jason Brett Schwartz, Esquire
Attorney for COAF
Mester & Schwartz, P.C.
1917 Brown Street
Philadelphia, PA 19130
(267) 909-9036
Dated: 11/17/20



Brad J. Sadek, Esquire
Attorney for the Debtor
Sadek and Cooper
1315 Walnut Street, Suite 502
Philadelphia, PA 19107
(215) 545-0008
Dated:

/s/ LeeAne O. Huggins

William C. Miller, Trustee
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105
(215) 627-1377
Dated:

No Objection / Without Prejudice to Any
Trustee Rights or Remedies
November 17, 2020

SO ORDERED
BY THE COURT:

Magdeline D. Coleman
U.S. Bankruptcy Judge